red 11/22/24 12:31:30 Desc Main Fill in this information to identify the case Page 1 of 3 Craig B Westrick Document Debtor 2 Sally A Westrick (Spouse, if filing) United States Bankruptcy Court for the : WESTERN District of Pennsylvania (State) Case number 19-23203-CMB Form 4100R **Response to Notice of Final Cure** 10/15 According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment. Part 1: Mortgage Information Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, Court claim no. (if known): 11-1 NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST Last 4 digits of any number you use to identify the debtor's account: 6435 Property address: 219 PINNACLE CT Number Street VALENCIA, PA 16059 State ZIP Code Part 2: **Prepetition Default Payments** Check one: Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the [X] creditor's claim Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the [] creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: Part 3: **Postpetition Mortgage**

Check one:

[X]

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

10/1/2024

MM/DD/YYYY

*Secured Creditor agrees that the Trustee has disbursed through the plan payments. However, the debtor is currently due from 10/01/2024 to 11/01/2024 with the total delinquency amount \$6,334.16.

Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the [] Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due:
- b. Total fees, charges, expenses, escrow and costs outstanding:
- c. Total. Add lines a and b.

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became

MM/ DD/ YYYY

(a) \$___

+ (b) \$___

(c) \$_____

Entered 11/22/24 12:31:30 Case 19-23203-CMB Doc 146 Filed 11/22/24 Desc Main Case and Lar Of kidown) Document 19-23203-CMB Craig B Westrick Middle Name Last Name

Part 4:

Debtor 1

Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

[X] all payments received;

[X] all fees, costs, escrow, and expenses assessed to the mortgage; and

[X] all amounts the creditor contends remain unpaid

Part 5:

Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Last Name

Check the appropriate box:

[] I am the creditor.

[X] I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Christopher Salamone

11/22/2024

Christopher Salamone

Title Authorized Agent

First Name

Middle Name

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

Company

Print

13010 Morris Rd, Suite 450

Alpharetta, GA 30004

City

ZIP Code

Contact

470-321-7112

Email csalamone@raslg.com

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA DISTRICT OF PITTSBURGH

IN RE: Craig B Westrick and Sally A Westrick, CASE NO.: 19-23203-CMB Debtors. Chapter 13

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 22, 2024, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Craig B Westrick 219 Pinnacle Court Valencia, PA 16059

Sally A Westrick 219 Pinnacle Court Valencia, PA 16059

And via electronic mail to:

Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335

Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219

Office of the United States Trustee 1000 Liberty Avenue Suite 1316 Pittsburgh, PA 15222

By: /s/ Justine Bennett
Jusbennett@raslg.com